

ELECTRONICALLY FILED January 14, 2010  
PATENTS

**IN THE UNITED STATES PATENT & TRADEMARK OFFICE**

Application No.: 10/786,023 Inventor(s): Modigliani et al.

Filed: February 26, 2004 Attorney Docket No.: 061350-5002-US

Customer No.: 09629 Confirmation No.: 2925

Examiner: BASIT, Abdul Art Unit: 3694

**AN ENHANCED SYSTEM FOR ELECTRONIC FUNDS TRANSFER AND ELIMINATION  
OF THE PAYEE'S NEED FOR ENCRYPTION AND PRIVACY**

Mail Stop AMENDMENT  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO OFFICE ACTION MAILED AUGUST 17, 2009**

Sir:

Applicant hereby petitions for a two-month extension of time to respond to the Office Action mailed August 17, 2009, thus extending the due date for this Response from November 17, 2009 to January 18, 2009. Please charge the required fee to Deposit Account No. 20-1507.

In response to the Office Action mailed August 17, 2009, the following claims and remarks are respectfully submitted.